Case 25-13741-MBK Doc 10 Filed 04/13/25 Entered 04/14/25 00:15:19 Desc Imaged Certificate of Notice Page 1 of 4

Information to id	entify the case:			
Debtor 1:	Dmitry Belovsky	Social Security number or ITIN: X	xx-xx-3065	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Elena Gorodetsky Belovsky	Social Security number or ITIN:	xx-xx-0520	
	First Name Middle Name Last Name	EIN:		
United States Bank	ruptcy Court: District of New Jersey	Date case filed for chapter:	13	4/10/25
Case number:	25-13741-MBK			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Dmitry Belovsky	Elena Gorodetsky Belovsky
2.	All other names used in the last 8 years		aka Elena Gorodetsky
3.	Address	48 Pension Road Englishtown, NJ 07726	48 Pension Road Englishtown, NJ 07726
4.	Debtor's attorney Name and address	Frederick J. Simon Simon, Monahan & Simon, LLC 216 Highway 18 East Brunswick, NJ 08816	Contact phone (732) 745–9400 Email: simonmonahan216@gmail.com
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 4/11/25

For more information, see page 2

Case 25-13741-MBK Doc 10 Filed 04/13/25 Entered 04/14/25 00:15:19 Desc Imaged Certificate of Notice Page 2 of 4

Debtor Dmitry Belovsky and Elena Gorodetsky Belovsky

Official Form 309I

Case number 25-13741-MBK

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	May 8, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Meeting held by Zoom, visit joi Enter Meeting ID 807 540 1358, using passcode 8954134040, o 1–609–766–9830 For additional meeting in to https://www.justice.go	Click on JOIN or call
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	must file: motion if you assert that the debtors are ot entitled to receive a discharge under J.S.C. § 1328(f) or complaint if you want to have a particular ebt excepted from discharge under	
	Deadline for all creditors to file a proof of claim (except governmental units):		
	Deadline for governmental units to file a proof claim:	of Filing deadline: 180 day order for relief. 11 U.S.C. § 502(b)(9)	s from date of
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		the Clerk's Office Office telephone he court's aid, you must file . Filing a proof of er can explain.
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	If you conclu	ys after the usion of the ng of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the pbe sent to you separately.	olan and a notice of the hearing or	n confirmation will
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy of the p the confirmation hearing is not indicated on this notice, you well the debtor will remain in possession of the property and may cor court orders otherwise.	onfirms it. You may object to confi an, if not enclosed, will be sent to vill be sent notice of the confirmati	irmation of the you later, and if ion hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. It distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of believe that the law does not authorize an exemption that dedeadline.	ter 7. Debtors must file a list of profice or online at https://pacer.usc	operty claimed as courts.gov. If you
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing fill you believe that the debtors are not entitled to a discharge must file a motion by the deadline.	of be discharged until all payments collect the debt from the debtors excepted from discharge under 11 ee in the bankruptcy clerk's office of any of their debts under 11 U.S	s under the plan personally except 1 U.S.C. § by the deadline. S.C. § 1328(f), you
	WRITING A LETTER TO THE COURT OR THE JUDGE IS ADVERSARY COMPLAINT OBJECTING TO DISCHARGE CIRCUMSTANCE WILL WRITING A LETTER PROTECT Y	OR DISCHARGEABILITY. IN NO	

Notice of Chapter 13 Bankruptcy Case page 2

Case 25-13741-MBK Doc 10 Filed 04/13/25 Entered 04/14/25 00:15:19 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court District of New Jersey

In re: Case No. 25-13741-MBK

Dmitry Belovsky Chapter 13

Elena Gorodetsky Belovsky

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Apr 11, 2025 Form ID: 309I Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID db/jdb	Recipient Name and Address + Dmitry Belovsky, Elena Gorodetsky Belovsky, 48 Pension Road, Englishtown, NJ 07726-3814
520616321	+ Capital One Bank, P.O. Box 981600, Boston, MA 02298-1600
520616328	+ Opton Loan, 822 6th Avenue, Oakland, CA 94606-2807
520616332	$+ \ \ The\ Youth\ Foundation,\ LLC,\ c/o\ Snellings\ Law,\ LLC,\ 2001\ Route\ 46\ Suite\ 504A,\ Parsippany,\ NJ\ 07054-1386$

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: simonmonahan216@gmail.com	Date/Time	Recipient Name and Address
		Apr 11 2025 21:25:00	Frederick J. Simon, Simon, Monahan & Simon, LLC, 216 Highway 18, East Brunswick, NJ 08816
tr	Email/Text: bnc@russotrustee.com	Apr 11 2025 21:28:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2025 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 11 2025 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520616322	+ EDI: CKSFINANCIAL.COM	Apr 12 2025 00:49:00	CKS Prime Investments, 510 Independence Parkway Suite 300, Chesapeake, VA 23320-5180
520616323	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 11 2025 21:24:31	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
520616324	+ Email/Text: rmcdowell@slgcollect.com	Apr 11 2025 21:26:00	Envision Financial Group, c/o Saldutti Law Group, 1040 N. Kings Highway Suite 100, Cherry Hill, NJ 08034-1925
520616325	+ EDI: IRS.COM	Apr 12 2025 00:49:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520616326	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 21:25:08	LVNV Funding, P.O. Box 1269, Greenville, SC 29602-1269
520616327	Email/Text: ml-ebn@missionlane.com	Apr 11 2025 21:25:00	Mission Lane, P.O. Box 71084, Charlotte, NC 28272
520616329	+ Email/Text: BKSPSElectronicCourtNotifications@spservic	ing.com Apr 11 2025 21:28:00	Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450
520616330	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 11 2025 21:25:00	State of New Jersey, Division of Taxation, 3 john finch way 5th Floor, Trenton, NJ 08695-0001
520616331	Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 11 2025 21:25:00	TBOM/Aspire, 5 Concourse Pkwy, Atlanta, GA 30328-5350
520616333	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfa	argo.com Apr 11 2025 21:24:51	Wells Fargo, P.O. Box 10347, Des Moines, IA 50306-0347

Case 25-13741-MBK Doc 10 Filed 04/13/25 Entered 04/14/25 00:15:19 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Apr 11, 2025 Form ID: 309I Total Noticed: 18

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025 Signature: /s/Gustava Winters